Case 17-19707-CMG Doc 67 Filed 03/04/20 Entered 03/05/20 00:40:43 Desc Imaged

Certificate of Notice Page 1 of 8
STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

UNITED STATES BANKRUPTCY COURT District of New Jersey

		District of New	Vociscy		
In Re:	Wayne Irvine Mayers Sheryl Agnes Mayers		Case No.:		7-19707
	enery. Agnoc mayoro	Debtor(s)	Judge:	G	ravelle
		Desici(3)			
		CHAPTER 13 PLAN A	AND MOTIONS	•	
☐ Original	Included			Date:	2-26-2020
	THE	DEBTOR HAS FILED F APTER 13 OF THE BAN	OR RELIEF U		
		YOUR RIGHTS MAY E	BE AFFECTED)	
contains the Plan proporty our attornation written object of may be red motions may stated in the notice. See modification alone will appropriately a modify a modify a second modify a second or modification or modify a second or modify a second or modify a sec	e date of the confirmation sed by the Debtor to adjudy. Anyone who wishes ection within the time frame fraction within the time frame be granted without furtie Notice. The Court may a Bankruptcy Rule 3015. In may take place solely the lien. The contest said treatment metals are solely the lien based on value of the contest said treatment metals.	court a separate <i>Notice</i> in hearing on the Plan proust debts. You should reat to oppose any provision me stated in the <i>Notice</i> . You should reat the stated in the <i>Notice</i> . You stated. This Plan may be at ther notice or hearing, under confirm this plan, if there is plan includes motivation within the chapter 13 confirms the debtor need not file at the collateral or to reduce just file a timely objection	oposed by the ad these paper of this Plan or Your rights may confirmed and nless written of e are no timely ons to avoid or a separate mote the interest ra	Debtor. This documents carefully and display motion included by the affected by the become binding, because it is included by the because of the because of the beautiful and	ument is the actual scuss them with led in it must file a his plan. Your claim and included fore the deadline without further e lien avoidance or
state whe	ther the plan includes	particular importance. each of the following its vision will be ineffectiv	ems. If an iten	n is checked as	
THIS PLAN	N: DOES NOT CONTAIN	I NON-STANDARD PRC		·	ROVISIONS MUST
☐ DOES ☐	RAL, WHICH MAY RES	0. E AMOUNT OF A SECU ULT IN A PARTIAL PAY TONS SET FORTH IN P.	MENT OR NO	PAYMENT AT A	
☐ DOES [☑ DOES NOT AVOID A	JUDICIAL LIEN OR NON	NPOSSESSOF	RY, NONPURCH/	ASE-MONEY

Initial	Deb	tor(s)' Attorr	ney	KBE	Initial Debtor:	WIM	Initial Co-D	ebtor	SAM
Dart	1. D	avm	ant and	l l a	ngth of Plan					
ıaıı	1. 1	аупп	ent and	ı Le	ilgui oi i iaii					
pay _					II pay <u>15,294.</u> ely remaining		Chapter	13 Trustee, starting or	March	<u>1, 2020</u> shall
	b.		debtor	Fut	ure Earnings	•		om the following sourc		s are available):
	C.	Use	of real	Sal	e of real proper	y plan obligations erty or completion:	:			
				Des	inance of rea scription: posed date fo	I property: or completion:				
				Des	scription:	n with respect to our completion:	mortgage	encumbering property	<i>/</i> :	
	d.				regular mon		yment wi	I continue pending the	sale, re	efinance or
	e.						ortant re	lating to the payment a	ınd lenç	gth of plan:
Part :	2: A	dequ	uate Pr	otec	ction		NONE			
Truet								ount of \$ to be paid	I to the	Chapter 13
TTUSI	ee ai	iu ui	Spuise	a pre	e-commination	n to (creditor)).			
	or(s)	outsi	de the l	Plan	, pre-confirma	ation to: (cre	ditor).	ount of \$ to be paid	l directl	y by the
Part :	3: P	riori	ty Clair	ns (Including Ad	Iministrative Exp	oenses)			
а	. All a	allow	ed prio	rity c	claims will be	paid in full unless	the crec	itor agrees otherwise:		
Credite						Type of Priorit				Amount to be Paid
Kirste	n B. E	innis	0495019	93		Attorney Fee	S			1,750.00
b	Che ✓ □ as	eck o None The signe	ne: allowed allowed or	d prio	ority claims lis	sted below are ba ernmental unit an	sed on a	nmental unit and paid domestic support obliq paid less than the full a	gation t	hat has been

Creditor Type of Priority Claim Amount Amount to be Paid

		-	<u> </u>		•		
Dout 4. Coornad C	Naima						
Part 4: Secured C	laims						
				_			
a. Curing Default	t and Maintaining P	ayments on	Principal Resident	dence: 🕡	NONE		
The Debto	or will pay to the Trus	stee (as part o	of the Plan) allo	wed claims	s for arrearages	on m	onthly
obligations and the	e debtor shall pay dir	ectly to the c	reditor (outside	the Plan) r	monthly obligation	ons di	ue after the
bankruptcy filing a			(0.00000	,	,		
bankruptcy ming a	3 TOHOWS.			Interest	Amount to be Paid	I D	gular Monthly
Creditor	Collateral or Ty	ne of Deht	Arrearage	Rate on	to Creditor (Ir		ment (Outside
Orealtor	Collateration Ty	pe of Debt	Arrearage	Arrearage	Plan	<u>/</u>	Plan)
b. Curing and Ma	intaining Payment	s on Non-Pri	ncipal Residen	ce & othe	r loans or rent	arrea	rs:
NONE	<i>.</i>		•				
110.112							
The Debtor will no	y to the Trustee (as	nart of the Di	an) allowed clai	me for arre	arage on mon	thly o	oligations
	pay directly to the c	realtor (outsid	de the Plan) mo	ntniy oblig	ations due after	tne b	ankruptcy
filing as follows:							
				Interest	Amount to be Paid	Re	gular Monthly
				Rate on	to Creditor (Ir	ı Pay	ment (Outside
Creditor	Collateral or Ty	pe of Debt	Arrearage	Arrearage	Plan		` Plan)
M & T Bank	8 Colby Court	Belvidere, NJ	post petition	0.00	post petition		1,790.84
	07823 Warren		7,455.87		7455.87		,
~							
c. Secured claims	excluded from 11 U	J.S.C. 506: ⊭	NONE				
The following clain	ns were either incurr	ed within 910	days before the	e petition c	date and are sec	ured	by a
purchase money s	ecurity interest in a r	notor vehicle	acquired for the	e personal	use of the debt	or(s).	or incurred
	the petition date and						
	the petition date and	occured by	a paronace mor	icy occurri	y interest in any	Othici	umig or
value:							
				Amount of			ough the Plan
Name of Craditor	Calleteral		Interest Date	Amount of	Including	Intere	est Calculation
Name of Creditor	Collateral		Interest Rate	Claim			
d Requests for	valuation of securit	v Cram-dov	vn Strin Off &	Interest R	ata Adiustman	te 🕡	NONE
u. Requests for	valuation of securit	y, Orani-dov	vii, ouip oii a	iiiterest ix	ate Aujustilleli	is w	NONE
						_	
1.) The de	ebtor values collater	al as indicate	d below. If the c	laim may l	be modified und	er Se	ction
1322(b)(2), the sec	cured creditor shall b	e paid the ar	nount listed as t	he "Value	of the Creditor I	ntere	st in
	terest as stated. The						
	laim. If a secured cla	aim is identilie	ed as naving in	O VALUE	it shall be treat	eu as	an
unsecured claim.							
	NOTF: A modi	ification und	er this section	ALSO RE	OUIRES		
	the appropriate	וווטנוטוו נט מ	e mea anaer S	ection / 0	i die Fiall.		
					Value of		
			Total		O Calto	Annual	
		Scheduled	Collateral	Superior	Interest in Ir		Amount to
Creditor	Collateral	Debt	Value	Liens	Collateral	Rate	Be Paid

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2.) Where the Debtor reallowed secured claim shall disc	tains collateral and completes the harge the corresponding lien.	e Plan, pa	ayment of the fu	ull amount of the
•	tay is terminated as to surrendere		•	` ,
Creditor	Collateral to be Surrendered	Valu	e of Surrendered Collateral	Remaining Unsecured Debt
f. Secured Claims Unaffected The following secure Creditor g. Secured Claims to be Paid	d claims are unaffected by the Pla			
Creditor	Collateral	NE	Total Amount to	b be Paid through the Plan
Wfds	2010 Honda Odyssey EX Wagon miles	81,000		16,658.97
River Edge Park Condo Assoc. INC	8 Colby Court Belvidere, NJ 078 Warren County	23		0.00
Port 5: Unaccounted Claims				
Part 5: Unsecured Claims	NONE			
	sified allowed non-priority unsections and \$ to be distributed <i>pro ra</i>		ns shall be paid	d:
☐ Not less t	han percent			
	distribution from any remaining fu	ınds		
b. Separately classified	d unsecured claims shall be trea	ted as fo	llows:	
Creditor	Basis for Separate Classification	Treatme	nt	Amount to be Paid
Part 6: Executory Contracts a	and Unexpired Leases X No	ONE		
(NOTE: See time limitation	ons set forth in 11 U.S.C. 365(d)(ses in this Plan.)	4) that m	ay prevent ass	umption of
All executory contracts a except the following, which are a	nd unexpired leases, not previous assumed:	sly reject	ed by operatior	n of law, are rejected,
Creditor Arrears to be Cure Plan	d in Nature of Contract or Lease	Treatme	nt by Debtor	Post-Petition Payment
,		·	,	
Part 7: Motions X NONE				

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

	lotion to Avoi Debtor moves								
Creditor	Nature of Collateral	Type of Lie	n Amount o	of Lien	Valu Collat	e of	mount of Claimed temption	Sum of All Other Liens Against the Property	Amount of Lien
NONE The	Motion to Avoi Debtor moves vith Part 4 abov	to reclassify	-					•	-
Creditor	Collateral		Scheduled Debt	Total Co		Superior Lier	Cr Int	editor's erest in bllateral	Total Amount of Lien to be Reclassified
Partially U	Notion to Partinsecured. Debtor moves on collateral of	NONE to reclassify	the followin	ıg claim	-			-	
Creditor	Collateral	Sc	cheduled Debt		Collateral	Amount	to be De	eemed ecured	Amount to be Reclassified as Unsecured
a. V ✓ b. F Cred	Ter Plan Provision of Property (esting of Property) Upon Confict	perty of the rmation arge es ors provided	for in Parts			continue to	o mail c	ustomary notic	ces or
	2) Other A 3) Secure 4) Lease A 5) Priority		rustee Com Claims			wing order	:		
	Post-Petition C		e not author	rized to	nav nos	et_natition	olaime l	iled nursuant	to 11 I I S C
	Standing Trust					si-p e illion (ciaiiiis I	neu pursuant	10 11 U.S.C.

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Part 9: Modification NONE	
If this Plan modifies a Plan previously filed in this Date of Plan being modified: 5-25-2017.	case, complete the information below.
Explain below why the plan is being modified:	Explain below how the plan is being modified:
To include post petition arrears of M&T Bank pursuant to Order dated 1-24-2020	Including post petition arrears of \$7,105.87 plus fees and costs of \$350.00
Are Schedules I and J being filed simultaneously with thi	
Non-Standard Provisions Requiring Separate Sig ☐ NONE ☑ Explain here:	gnatures:
	follows: \$15,294.00 paid to date and \$498.00 for remaining 27
Any non-standard provisions placed elsewhere in	this plan are ineffective.
Signatures	

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date:	repruary 26, 2020	/s/ wayne irvine mayers				
		Wayne Irvine Mayers				
		Debtor				
Date:	February 26, 2020	/s/ Sheryl Agnes Mayers				
		Sheryl Agnes Mayers				
		Joint Debtor				
Date	February 26, 2020	/s/ Kirsten B. Ennis				
		Kirsten B. Ennis 049501993				
		Attorney for the Debtor(s)				

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United States Bankruptcy Court District of New Jersey

In re: Wayne Irvine Mayers Sheryl Agnes Mayers Debtors Case No. 17-19707-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Mar 02, 2020 Form ID: pdf901 Total Noticed: 47

	st class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 04, 2020. db/jdb	+Wayne Irvine Mayers, Sheryl Agnes Mayers, 8 Colby Court, Belvidere, NJ 07823-2754
cr	+Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
516819976 516819977	+Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803 +Bby/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516819979	++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
516819980	+Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
517078621 516819986	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
517036122	(address filed with court: Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108) +FirstEnergy, 101 Crawford's Corner Rd., Bldg #1 Ste 1-511, Holmdel, NJ 07733-1976
516853463 516845371	+Miles Kinmball, 250 City Center, Oshkosh, WI 54906-0001 +Nelnet on behalf of COAC, College Assist, PO Box 16358, St. Paul, MN 55116-0358
516819990	+River Edge Park Condo Assoc. INC, PO Box 636, Chester, NJ 07930-0636
516819991 516819995	+Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516918934 516819996	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657 +Wfds, Po Box 1697, Winterville, NC 28590-1697
Notice by elec	ctronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 03 2020 01:02:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 03 2020 01:02:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
516853448	Newark, NJ 07102-5235 +E-mail/Text: bankruptcy@sccompanies.com Mar 03 2020 01:00:22 Amerimark, 6864 Engle Road, Cleveland, OH 44130-7910
516895249	+E-mail/Text: bankruptcy@sccompanies.com Mar 03 2020 01:00:22 Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516819978	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 03 2020 01:05:02 Capital One, 15000 Capital One Dr. Richmond, VA 23238
516819981	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 03 2020 01:02:02 Comenity Bank/womnwthn, 4590 E Broad St, Columbus, OH 43213-1301
516819982	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 03 2020 01:02:02 Comenity Capital/hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
516819983	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 03 2020 01:02:02 Comenitybk/fullbeauty, 4590 E Broad St, Columbus, OH 43213-1301
516819984	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 03 2020 01:02:02 Comenitycap/boscovs, Po Box 182120, Columbus, OH 43218-2120
516895253	+E-mail/Text: bankruptcy@sccompanies.com Mar 03 2020 01:00:23 Figi's Companies Inc., c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516819985	+E-mail/Text: bankruptcy@sccompanies.com Mar 03 2020 01:00:23 Figis, PO BOX 77001, Madison, WI 53707-1001
516853450	+E-mail/Text: bankruptcy@sccompanies.com Mar 03 2020 01:03:35 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
516853464	+E-mail/Text: LTDBankruptcy@ltdcommodities.com Mar 03 2020 01:03:07 LTD Commodities, 2800 Lakeside Dr., Bannockburn, IL 60015-1280
516819987	E-mail/Text: camanagement@mtb.com Mar 03 2020 01:01:38 M & T Bank, PO BOX 62182, Baltimore, MD 21264
516870711	E-mail/Text: camanagement@mtb.com Mar 03 2020 01:01:38 M&T BANK, PO BOX 1288, Buffalo, NY 14240
516930329	E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 03 2020 01:04:01 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516819988	+E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 03 2020 01:05:39 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
517047594	+E-mail/Text: bankruptcydpt@mcmcg.com Mar 03 2020 01:02:14 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516819989	+E-mail/Text: electronicbkydocs@nelnet.net Mar 03 2020 01:02:21 Nelnet Loans, 6420 Southpoint Pkwy, Jacksonville, FL 32216-0946
516991424	+E-mail/Text: csc.bankruptcy@amwater.com Mar 03 2020 01:03:17 New Jersey American Water, P.O. Box 578, Alton, IL 62002-0578
517075397	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 03 2020 01:04:22 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
517002567	Norfolk VA 23541 E-mail/Text: bnc-quantum@quantum3group.com Mar 03 2020 01:02:09 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516895254	c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516853461	+E-mail/Text: bankruptcy@sccompanies.com Mar 03 2020 01:00:23 Stoneberry,
516853462	1356 William Street, Chippewa Falls, WI 54729-1500 +E-mail/Text: bankruptcy@sccompanies.com Mar 03 2020 01:03:35 Swiss Colony, PO Box 2814, Monroe, WI 53566-8014

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District/off: 0312-3 User: admin Page 2 of 2 Date Rcvd: Mar 02, 2020 Form ID: pdf901 Total Noticed: 47

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516819992 +E-mail/PDF: gecsedi@recoverycorp.com Mar 03 2020 01:04:07 Syncb/qvc, Po Box 965018, Orlando, FL 32896-5018 516819993 +E-mail/PDF: gecsedi@recoverycorp.com Mar 03 2020 01:04:08 Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005 516819994 +E-mail/PDF: gecsedi@recoverycorp.com Mar 03 2020 01:04:55 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024 +E-mail/PDF: gecsedi@recoverycorp.com Mar 03 2020 01:04:07 516822761 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 4102 +E-mail/Text: bncmail@w-legal.com Mar 03 2020 01:02:32 PO Box 41021, Norfolk, VA 23541-1021

c/o LTD Commodities, PO Box 296, Northbrook, IL 60065-0296

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR. 2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Kirsten B. Ennis on behalf of Joint Debtor Sheryl Agnes Mayers pacerecf@ennislegal.com, r53278@notify.bestcase.com

Kirsten B. Ennis on behalf of Debtor Wayne Irvine Mayers pacerecf@ennislegal.com, r53278@notify.bestcase.com

Phillip Andrew Raymond on behalf of Creditor M&T BANK phillip.raymond@mccalla.com Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9